City of Royal Oak INSURANCE REQUIREMENTS

[INSURANCE POLICY ADOPTED BY THE ROYAL OAK CITY COMMISSION ON 8/14/89]

The Contractor shall not commence any permitable work until he has obtained the insurance required under this section. All coverage shall be with insurance companies licensed and admitted to do business in the State of Michigan. All coverage shall be with insurance carriers acceptable to the City of Royal Oak, Michigan. All coverage shall be summarized on an industry standard form such as the ACCORD form.

- 1. <u>WORKER'S COMPENSATION INSURANCE</u>: The Contractor shall procure and maintain during the life of this permit, Worker's Compensation Insurance, including Employers' Liability Coverage, in accordance with all applicable Statutes of the State of Michigan.
- 2. GENERAL LIABILITY INSURANCE: The Contractor shall procure and maintain during the life of this permit, Commercial General Liability Insurance, on an "Occurrence Basis" with limits of liability not less than \$500,000 per occurrence and/or aggregate combined single limit Personal Injury, Bodily Injury and Property Damage. Coverage shall include the following extensions: (A) Contractual Liability; (B) Products and Completed Operations; (C) Independent Contractors Coverage; (D) Broad Form General Liability Extensions, or equivalent; (E) Deletion of all Explosion, Collapse and Underground (XCU) Exclusions, if applicable. Commercial General Liability shall be "Per Project" or an Owner's & Contractor's Protective Liability policy will be required as noted in item 6 below.
- 3. <u>AUTOMOBILE LIABILITY</u>: : The Contractor shall procure and maintain during the life of this permit Motor Vehicle Liability Insurance, including Michigan No-Fault Coverage, with limits of liability not less than \$500,000 per occurrence combined single limit Bodily Injury and Property Damage. Coverage shall include:

All OWNED Vehicles*;

All NON-OWNED vehicles: SCHEDULED and HIRED vehicles.

4. <u>DESCRIPTION OF OPERATIONS, LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS</u>

A. <u>ADDITIONAL INSURED</u>: Commercial General Liability Insurance and Motor Vehicle Liability Insurance, as described above, shall include an endorsement stating the following shall be "Additional Insureds": <u>The City of Royal Oak, all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and board members, including employees and volunteers thereof with respect to the Commercial General and Automobile Liability policies.</u>

5. **CANCELLATION NOTICE**:

A. Workers' Compensation Insurance, Commercial General Liability Insurance and Motor Vehicle Liability Insurance, as described above, shall include <u>Thirty (30)</u> days Advance Written Notice of Cancellation in their policies. Non-Renewal, and/or Material Change in Coverage will be sent to: City Engineer,

City of Royal Oak INSURANCE REQUIREMENTS

Royal Oak City Hall, 211 Williams Street, P.O. Box 64, Royal Oak, Michigan, 48068-0064."

6. OWNER'S & CONTRACTOR'S PROTECTIVE LIABILITY: The Contractor shall procure and maintain during the life of this permit, Owner's and Contractor's Protective Liability with the limits of liability not less than \$500,000 per occurrence and/or aggregate, combined single limit, Bodily Injury and Property Damage. The City of Royal Oak, Michigan shall be "Named Insured" on said coverage. Thirty (30) days notice of cancellation shall apply to this policy. For construction costs over \$100,000, see Table I for required liability amount.

TABLE I

	Required
Construction Cost	Liability Amount
\$ 100,000 - 500,000	\$ 500,000
\$ 500,000 Up	\$ 1,000,000

- 7. **PROOF OF INSURANCE COVERAGE**: The Contractor shall provide the City of Royal Oak, Michigan at the time the permit is returned by him for execution, certificates and policies as listed below:
 - a. Three (3) copies of Certificates of Insurance for:
 - 1. Worker's Compensation Insurance;
 - 2. Commercial General Liability Insurance;
 - 3. Vehicle Liability Insurance;
 - b. <u>Original Policy</u>, or original Binder pending issuance of policy, for Owner's & Contractor's Protective Liability Insurance;
 - c. If so requested, Certified Copies of all policies mentioned above will be furnished.
- 8. **RENEWAL:** If any of the above coverage expire during the term of the permit, the Contractor shall deliver renewal certificates and/or policies to the City Engineer of Royal Oak at least ten (10) days prior to expiration date.
- 9. **CERTIFICATE HOLDER**: The certificate holder shall be as follows:

The City of Royal Oak City Engineer 211 Williams St. Royal Oak, MI 48067

10. The City of Royal Oak reserves the right to deny or void any permit due to any unauthorized change or expiration of any required insurance coverage.